

CAPITAL COMMERCE BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 2242970	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$225	\$206	-8.6%		
Loans	\$176	\$149	-15.4%		
Construction & development	\$12	\$7	-45.3%		
Closed-end 1-4 family residential	\$51	\$44	-13.2%		
Home equity	\$4	\$4	-2.7%		
Credit card	\$0	\$0	-9.5%		
Other consumer	\$1	\$1	-12.2%		
Commercial & Industrial	\$49	\$40	-17.8%		
Commercial real estate	\$54	\$47	-11.7%		
Unused commitments	\$24	\$30	26.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$26	21.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$0	-100.0%		
Cash & balances due	\$17	\$19	10.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$212	\$197	-6.9%		
Deposits	\$198	\$183	-7.4%		
Total other borrowings	\$12	\$12	0.0%		
FHLB advances	\$12	\$12	0.0%		
Equity					
Equity capital at quarter end	\$14	\$9	-36.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.6%	4.0%	--		
Tier 1 risk based capital ratio	7.8%	5.7%	--		
Total risk based capital ratio	9.1%	7.1%	--		
Return on equity ¹	-153.6%	-111.8%	--		
Return on assets ¹	-11.0%	-5.4%	--		
Net interest margin ¹	3.6%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.7%	57.9%	--		
Loss provision to net charge-offs (qtr)	264.7%	392.3%	--		
Net charge-offs to average loans and leases ¹	3.8%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	48.3%	17.5%	8.7%	5.9%	--
Closed-end 1-4 family residential	8.5%	13.9%	0.6%	0.3%	--
Home equity	2.1%	29.9%	0.0%	0.0%	--
Credit card	0.0%	14.5%	0.0%	0.0%	--
Other consumer	24.8%	0.4%	0.0%	0.0%	--
Commercial & Industrial	0.9%	5.3%	0.1%	0.0%	--
Commercial real estate	6.7%	10.4%	0.1%	0.5%	--
Total loans	8.3%	10.5%	0.9%	0.5%	--